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LOAN CONSULTING DEVICE
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TITLE	(54):	LOAN CONSULTING DEVICE
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Specification /1*

1. Title of the Invention

Loan Consulting Device

2. Claim(s)

(1) A loan consulting device characterized by: being equipped with a reading means 2 for reading data intrinsic to the customer recorded on a card medium 1,

an operation inputting means 3 for inputting financial transaction data containing the intrinsic data that indicates the validity of the customer, and

a discriminating means 4 for assessing whether or not the transaction is possible based on the readout data read by the reading means 2 as well as the financial transaction data that was input by means of an operation inputting means 3; and

if the transaction is possible as a result of the assessment carried out by the discriminating means 4, recording data indicating that the transaction is possible on the card medium 1.

(2) A loan consulting device defined in Claim 1, characterized by the discriminating means 4 transmitting data that indicates that the transaction is possible to a higher-level device.

3. Detailed Description of the Invention

(Outline of the Invention)

[The invention is] a loan consulting device employed for petty loans in a financial institution capable of swiftly and automatically processing

* Numbers in the margin indicate pagination in the foreign text.

petty loans to improve the services and save power by being equipped with: a reading means for reading customer data from a card; an operation inputting means for inputting financial transaction data; and a discriminating means for judging whether or not the transaction can be made based on the readout data and financial transaction data.

(Field of Industrial Application)

The present invention relates to a loan consulting device utilized for petty loans for individuals in a financial institution, specifically to a loan consulting device capable of giving loan consultation automatically and swiftly in response to the operation of the customer.

Lending to consumers has been promoted in financial institutions in recent years, and there have been increases in the number of users. In light of this, a method for swiftly consulting lending has been desired.

(Related Art of the Invention) /2

The lending process in a financial institution, such as a bank, takes place in the form of a consultation between the customer and a banker regardless of the loan amount.

(Problems that the Invention is to Solve)

According to the above conventional method, a consultation takes place between the banker and the customer regardless of the loan amount, and the number of customers increases in proportion to the number of loans. As a result, the efficiency decreases as the number of petty loans increases. There is also a problem in that the customers will be reluctant to have a consultation for small loans.

(Means for Solving the Problems)

Figure 1 is a principle block diagram of the present invention.

In the figure, reference numeral 1 denotes a card medium on which data intrinsic to a customer is recorded,

2 denotes a reading means for reading the recorded data from the card medium 1,

3 denotes an operation inputting means for inputting financial transaction data containing the intrinsic data that indicates the validity of the customer, and

4 denotes a discriminating means for assessing whether or not the transaction is possible based on the readout data and financial transaction data.

Therefore, if the transaction is possible as a result of the assessment carried out by the discriminating means 4, data indicating that the transaction is possible becomes recorded on the card medium 1.

(Operation of the Invention)

When the customer inserts the card medium 1 in the reading means 2, the data intrinsic to the customer becomes read. When the financial transaction data is input through the operation inputting means 3 next, the discriminating means 4 assesses whether the transaction is possible or not based on the readout data and financial transaction data, and if the transaction is possible, records data indicating the availability of transaction on the card medium 1. As a result, the customer can receive the loan by, for example, inserting the card medium 1, which has recorded on it the data indicating the availability of the transaction, into an automatic teller machine.

This allows petty loans to be processed swiftly and efficiently and the customers to receive loans without feeling uncomfortable. As a result, labor can be saved and services can be improved.

(Embodiment of the Invention)

In the following, one embodiment of the invention will be described with reference to Figure 2 and Figure 3. Throughout all the drawings, the same reference numerals denote the same objects. Those in Figure 2 that correspond to Figure 1 are indicated by enclosing dashed lines.

Figure 2 is a loan consulting device utilized in a financial institution, such as a bank, and is connected to a host computer not shown.

In the figure, the card 1a is, for example, a cash card that is popularly utilized today, and its magnetic stripe is newly provided with an area for writing the data that indicates the possibility of transaction. Therefore, the magnetic stripe has recorded on it data that includes the ID number, account number, and deposit balance.

The card reader/writer part 2a has the function of reading the data recorded on the magnetic stripe of the card 1a and of writing data that indicates whether the transaction is possible or not in a predetermined area.

A touch screen 3a, located in front of a display (hereafter CRT) 3b, is an operation inputting means for inputting financial transaction data, such as an ID number, loan amount, payment method, etc., in response to the numbers, financial menu, etc. displayed on the CRT 3a being selected by touch.

The discriminating part 4a inquires of the host computer regarding

the presence/absence, etc. of the loan balance and assesses the availability of the financial transaction based on the financial transaction data input via the touch screen 3a by referring to the values set in a setting part 4b described later.

The setting part 4b is a memory in which multiple combinations of loan amounts, payment methods, etc. are set in advance.

The ID confirming part 5 has the function to crosscheck the ID number read from the card 1a with the ID number that was input and to then transmit a confirmation signal to the discriminating part 4a.

The data memory 6 is a memory in which the readout data that was read from the card 1a, the input data, and financial transaction availability data are stored temporarily.

The operation control program part 7 is a memory in which the program for controlling the operation of the device is stored.

The main control part 8 controls the individual parts based on the program in the operation control program part 7. Moreover, reference numeral 9 denotes a printer part. /3

Because of the above structure and functions, the operation that takes place will be as explained by the flowchart illustrated in Figure 3.

(1) First, when the customer inserts the card 1a in the card reader/writer part 2a, the recorded data, such as the ID number, becomes read from the card 1a and stored in the data memory 6.

(2) Next, when the customer inputs the ID number in accordance with the guidance displayed on the CRT 3b, it becomes transmitted to the ID

confirming part 5, and the ID number becomes read from the data memory 6 to be crosschecked.

(3) If the confirmation result is negative, the result NO is displayed and the card 1a is returned.

(4) If the confirmation result is affirmative (OK), the discriminating part 4a first inquires of the host computer whether or not there is a loan balance, and if there is no loan balance or the balance is less than a predetermined amount, OK is returned as a response.

(5) If the loan balance exceeds the predetermined amount, a response indicating that the current financial transaction is not possible is received, and after the result is displayed, the card 1a is returned.

(6) If the OK response was received, the set values are read from the setting part 4b, and multiple types of loan menu in which the loan amounts and payment methods are combined become displayed in the CRT 3b. The customer selects a desired loan number from among them.

(7) The discriminating part 4a indicates that the financial transaction is possible and transmits data indicating the availability of the financial transaction and the loan number to the host computer.

(8) Next, the loan number data indicating the loan amount and payment method is transmitted to the printer part 9, and the amount scheduled to be loaned and the payment method become printed out.

(9) Furthermore, a predetermined area of the magnetic stripe of the card 1a becomes flagged by the card reader/writer part 2a.

(10) The card 1a is returned, and a printed slip is issued at the same time.

In this manner, an automatic loan consultation can be carried out with the device.

When the customer subsequently inserts the card 1a in the automatic teller machine, the automatic teller machine reads the flag from the card 1a, inquires of the host computer about it, and after receiving a coded response, disburses the predetermined amount, thus completing the loan process.

It is also possible to instead submit the card 1a and the issued slip to the teller to be disbursed in the same manner.

Although the loan consulting device is connected to the host computer in the above example, [the invention] can also be applied to offline situations. In other words, if the financial transaction is judged as being possible, it is possible to write the data indicating the availability of the financial transaction as well as the loan number in a vacant area of the magnetic stripe of the card 1a so that the loan can be received in the same manner by inserting [the card] in the automatic teller machine. In this case, the presence/absence of the loan balance cannot be checked, but even multiple loans can be processed within the allowable monetary range as long as they are small loans.

(Effects of the Invention)

As described in the above, the present invention demonstrates the following effects.

(1) Small loans can be processed swiftly and efficiently.

(2) The customers can receive loans without feeling uncomfortable.

(3) Labor can be saved, and the services can be improved.

4. Brief Description of the Drawings

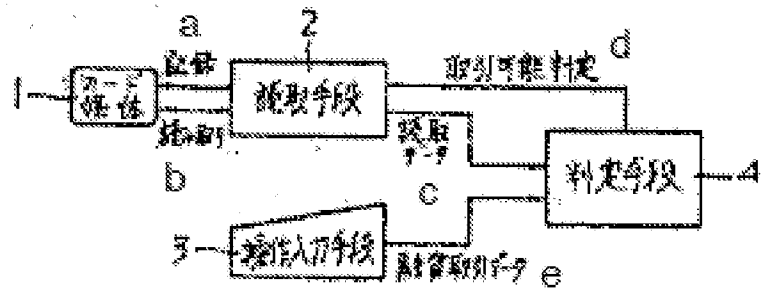
Figure 1 is a principle block diagram of the present invention.

Figure 2 is a block diagram illustrating an embodiment of the invention.

Figure 3 is a flowchart corresponding to Figure 2.

In the figures, reference numeral 1 denotes a card medium, 1a denotes a card, 2 denotes a reading means, 2a denotes a card reader/writer part; 3 denotes an operation inputting means, 3a denotes a touch screen, 3b denotes a CRT, 4 denotes a discriminating means, 4a denotes a discriminating part, 4b denotes a setting part, 5 denotes an ID confirming part, 6 denotes a data memory, 7 denotes an operation control program part, 8 denotes a main control part, and 9 denotes a printer part.

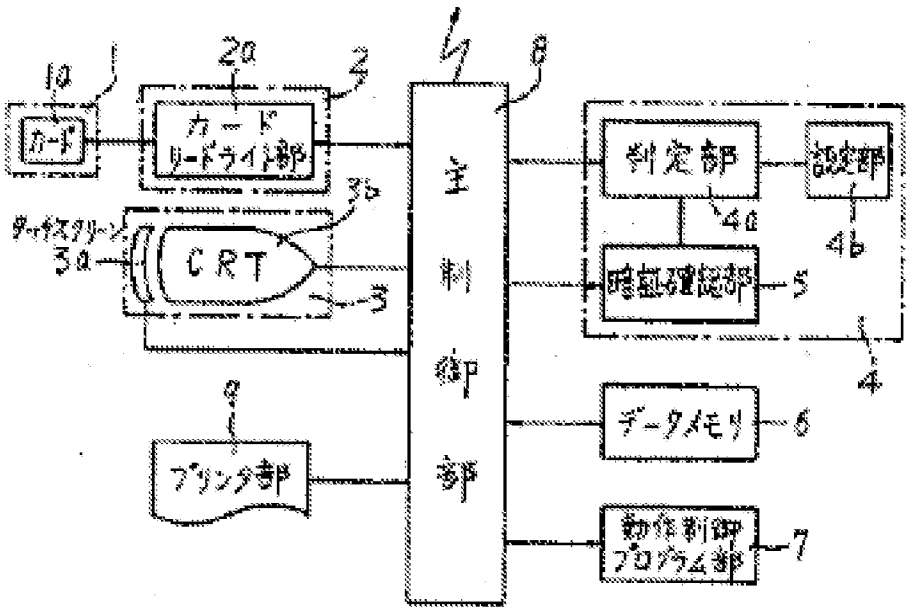
/4



Key: 1)card medium; 2)reading means; 3)operation inputting means; 4)discriminating means; a)record; b)read; c)readout data; d)transaction availability assessment; e)financial transaction data

Principle Block Diagram of the Invention

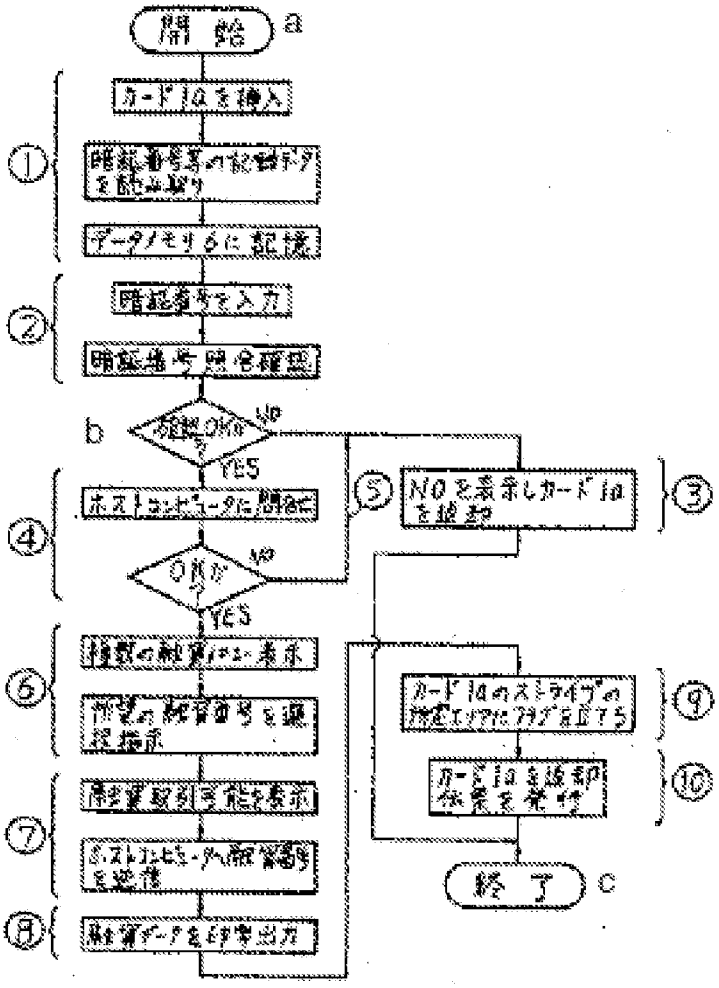
Figure 1



Key: 1)card; 2a)card reader/writer part; 3a)touch screen; 4a)discriminating part; 4b)setting part; 5)ID confirming part; 6)data memory; 7)operation control program part; 8)main control part; 9)printer part

Block Diagram of the Embodiment of the Invention

Figure 2



Key: (1)A card 1a is inserted.; Recorded data such as the ID number is read.; [The Data] becomes stored in the data memory 6.

(2)The ID number is input.; The ID number is crosschecked.

(3)No is displayed, and the card 1a is returned.

(4)Inquiry is made of the host computer.; OK?.

(6)Multiple types of loan menu are displayed.; The desired loan number is selected and specified.

(7)The fact that the financial transaction is possible is displayed.; The loan number is transmitted to the host computer.

(8)The loan data is printed out.

(9)The predetermined area of the magnetic stripe of the card 1a becomes flagged.

(10)The card 1a is returned, and a slip is issued.

a)Start; b)Confirmation OK?; c)End.

Flowchart of the Embodiment

Figure 3